Inter-Agency Coordination Türkiye

Cash-based Interventions Technical Working Group Türkiye

CBI TWG Meeting Minutes

24 June 2025 | Online

Chaired by: UNHCR & TRC

Venue: Online Zoom Meeting

Minutes: Busra Seray Duzyol (UNHCR), Ahmet Unver (UNHCR)

Participants: CALP, CARE, DG ECHO, DRC, GIZ, Human Appeal, IFRC, Olive Branch, Save the Children, SEVKAR, SGDD-ASAM, SHAFAK, Support to Life, TRC, UFUK Horizon, UN Women, UNHCR, WFP,

AGENDA:

1) Welcome & Introductions *(5 mins)*
2) Review: Action Points and Announcements *(UNHCR/TRC, 5 mins)*
3) Operational Issues (85 *mins*)
   a. Program Updates & Discussions
   b. Experiences with FSPs in Türkiye
      i. STL & SENED: Halkbank
      ii. SGDD-ASAM: Migros
      iii. ORANGE: A101
      iv. SEVKAR: NAGIS
      v. TRC: KızılayKart/Halkbank
4) AoB

New Action Points from the Meeting:

1. CBI TWG to publish Terms of Reference document
2. CBI TWG to publish MPCA Guidance July Update

Documents

1. Meeting Presentation
2. CBI TWG - Workplan (2025)
3. CBI TWG - Terms of Reference (June 2025)
4. Guidance Note Deduplication of Cash and Voucher Assistances in Türkiye (June 2025)

I. Review Action Points & Announcements

- The revised 2025 Workplan of has been uploaded to the designated online platform and is now accessible to all partners. The Terms of Reference document will be circulated shortly following the incorporation of the feedback received.
- **Coordinators thanked Ahmed Mala from CARE** for his support throughout the years as a CVA TAG member and announced his departure from the role. **Burak Akar** from the **IFRC** has joined the CVA Technical Advisory Group. Burak Akar currently serves as Senior CVA Officer at IFRC, a position he has held for over two years. As a certified CALP trainer, he brings valuable cash programing and implementation experience to the group.
- The July update of the **Multi-Purpose Cash Assistance (MPCA) Guidance** will be prepared and shared following the release of June data by TURKSTAT, on which the MEB calculations are based. The methodology for determining rent brackets and other related figures will remain unchanged. Currently applicable MPCA Guidance note, which was released in January 2025, can be accessed through this link.

- **Financial Service Providers in Türkiye** information document, developed to address increased information needs following the earthquake in 2023, will be updated based on the experiences and feedback shared by partners during this meeting.
- **Brussels EHF Update**: At the end of May, Burak Çınar (STL, CVA TAG member) attended the European Humanitarian Forum in Brussels, organized annually by ECHO. The forum highlighted that the effectiveness and cost-efficiency of cash-based assistance are now globally recognized, eliminating the need to convince stakeholders. Burak Çınar participated as a speaker in the session titled "Cash at the Center," which focused on the Common Donor Approach for CVA, originally published in 2019 and set to be updated in 2025. The initiative is co-chaired by the UK and Germany, with participation from Nordic countries and ECHO. STL was the only local actor present, alongside representatives from CashCap (Ukraine) and implementing organizations such as GiveDirectly. The session was facilitated by CALP.
- A key theme throughout the forum was the need for more efficient use of funding, especially considering reduced U.S. contributions. Tom Fletcher recently announced the second phase of the Humanitarian Reset under the IASC framework. Discussions emphasized the importance of enabling local actors to access funding directly. The pooled funding mechanism, recently piloted in Ukraine, was highlighted as a promising model to strengthen local capacities. It was noted that local actors often face sustainability challenges due to project-based funding and limited overhead allowances. Therefore, greater trust in local actors and more practical approaches to financial reporting and accountability were advocated. Donors reaffirmed their commitment to supporting MPCA as a scalable and inclusive solution.
- **Coordination Survey Results:** This survey aimed to inform a review of the current 3RP coordination mechanisms at the national and field levels, to better understand what is working well and what could be improved and strengthened in 2025. The recent survey conducted to assess the performance of the CBI TWG received generally positive feedback. Out of 11 core functions, 7 were rated as "very satisfactory" by at least 70% of respondents. Key strengths included information sharing (88%), communication and coordination (75%), and capacity development (75%). Most participants expressed a strong preference for hybrid meetings and reported no significant language barriers. Moving forward, the group aims to enhance visibility in advocacy, strengthen the use of harmonization tools, and promote protection integration through targeted messaging and training. A more detailed analysis of the survey results will be shared in the coming days.

II. Operational Issues

Program Updates & Discussions

- **TRC** provided their programme updates
  - TRC informed about the programmes that are concluding; including the minimum subsistence support programme providing beneficiaries with TRY 7.000, which began earlier this year. Program concluded with its sixth and final payment, reaching 979 households with a total of approximately TRY 41.2 million.
  - As part of the education cash assistance, 42 high-performing and vulnerable university students received monthly payments of TRY 2.250 for nine months and overall TRY 850.500 regular cash for education has been provided. The final installment has been disbursed as of June.
  - This year, orphan and protection cash assistance programs have gained prominence. With support from new donors such as the Google Tides Foundation, 532 children have been receiving 4.000 TRY monthly for six months. Additionally, another donor has committed approximately TRY 15 million to support 647 more orphaned children, with the first payment already completed.
  - There are currently five active projects under the KızılayKart, with a total volume of approximately 850 million TRY. In months with additional payments, this amount can reach up to 1 billion TRY. As of July, a minor adjustment will be made to the criteria of the SSN project.
- Members provided programme updates for 2025.
  - **STL** shared that applications for vocational training programs will soon begin in Hatay, Adıyaman, and Kahramanmaraş. These programs will run throughout the year and offer various courses aimed at addressing labor market gaps and creating employment opportunities. Participants will receive incentives such as transportation and meal support, with announcements to be made regularly. Additionally, grants will be provided to micro and small enterprises, aiming to support job creation at the local level. Detailed information will be shared soon.
  - **CARE** provided 5000 households with MPCA and plans to provide 3000 more households with this support until September and has no further planning for 2025.
  - **Human Appeal** continues to provide both ongoing and seasonal cash support for education, protection, and basic needs. Current cash support focuses on orphans, especially children who lost their fathers, through quarterly protection payments and occasional seasonal gifts. In five southeastern provinces (Gaziantep, Şanlıurfa, Kilis, Hatay, and Kahramanmaraş), coordination with NGOs/INGOs is ongoing for referrals. A pilot education cash program provided 450 GBP-equivalent payments to orphans under temporary protection. New

funding is expected to expand this support to 200 more students. For inquiries, partners can contact sena.sever@humanappeal.org.uk.

- **Olive Branch** continues its activities in Hatay, with five new small grants planned in Defne this year. Grants include equipment and cash support, following a required project writing training and consortium of 3–5 partners. Each grant is worth €5,000, with a six month follow-up. Last year, 26 grants were distributed in Yayladağı. Additional support such as digital marketing workshops is also provided.

Experiences with FSPs in Türkiye

- Various partners presented their experiences with FSPs in Türkiye for their CVA programmes. The experiences provided below will be utilized for **updating the FSPs in Türkiye guidance note** in an extensive manner to inform partners about existing FSPs in Türkiye and facilitate their selection for future programmes.
- **STL & SENED – Experiences with Halkbank**
  - STL and SENED shared their experiences using Halkbank as a Financial Service Provider (FSP) in post-earthquake MPCA programs across Hatay, Kahramanmaraş, and Adıyaman. Both organizations selected Halkbank due to its extensive branch and ATM network, cost-efficiency, and experience in humanitarian cash operations. The onboarding process was smooth, with MoUs signed and coordination established with Halkbank branches and HQ. Implementation was largely successful, with 99% of payments disbursed on time and beneficiaries reporting ease of access and use. However, challenges included occasional communication delays between branches and HQ, SMS delivery issues, and overcrowding at branches. Both organizations recommended stronger coordination with Halkbank HQ and emphasized the importance of early planning and clear communication to ensure smooth operations.
- **SGDD-ASAM – Experiences with Migros**
  - SGDD-ASAM's presentation on their partnership with Migros focused on a targeted e-voucher program designed to support menstrual hygiene needs for women and girls affected by the earthquakes in Hatay and Adıyaman. The program, supported by UNFPA, distributed 634 voucher cards worth 700 TRY each, restricted to specific hygiene products such as pads, soap, and detergent. Migros was selected due to its strong corporate infrastructure, wide product range, transparent pricing, and accessibility.
  - Market cards had 16-digit card numbers which were assigned to each beneficiary. Keeping a record of which card belonged to whom is helpful in two key areas: first, it allows for accurate reconciliation with expenditure reports received from Migros, which include card numbers and remaining balances; second, it helps resolve field-level discrepancies.
  - The implementation included a structured distribution plan using appointments, with PDM conducted to assess impact. Beneficiary feedback highlighted reduced stress, improved access to quality products, and increased comfort discussing menstrual health. Challenges included limited data sharing by Migros on amount of expenditures (categorized information sharing), the inability to transfer remaining balances and sweepback at the end of the programme citing data protection (although seemed possible at the agreement phase with FSP). The strengths and advantages outweighed the drawbacks and use of the FSP deemed successful.
- **ORANGE – Experiences with A101**
  - Orange selected A101 as a FSP through a non-standard procurement process guided by a specific SOP for cash-based interventions. The selection was based on a detailed market assessment that considered pricing, accessibility (including for persons with disabilities), auditability, and value for money. Two card types were offered by A101: the Red Card, which was operationally simple but non-refundable and non-recoverable, and the Blue Card, which allowed for tracking but posed reporting challenges if not fully redeemed. Despite its administrative burden, the Blue Card was chosen to ensure accountability and traceability in distributions.
  - The overall beneficiary satisfaction was high with some experiencing operational issues, including long in-store wait times to redeem the vouchers, with many reporting delays of over an hour. While staff behavior was generally positive, some negative incidents prompted immediate engagement with A101's customer service for training. Product availability was also noted as a concern for some recipients. Beneficiaries reported grievance regarding insufficient stocks of the frozen food items during redemption periods. Despite these challenges, the program maintained high beneficiary satisfaction and provided valuable lessons for future FSP collaborations.
- **SEVKAR – Experiences with NAGIS**
  - SEVKAR implemented a market card distribution program in Kırıkhan, Hatay, as part of its earthquake response, targeting 1,000-1,500 individuals. Multiple FSPs were engaged simultaneously, with NAGIS covering a portion of the caseload, while others were served through A101, BİM, and a local market. NAGIS was selected for its humanitarian experience, willingness to waive service fees due to the emergency context, and its ability to onboard local vendors. Although NAGIS typically charges a service fee, it was waived for this intervention.
  - NAGIS conducted a detailed market analysis, comparing prices across five vendors and negotiating fixed pricing for selected items. The cards were customized with SEVKAR branding and included feedback mechanism information on one side, which led to increased beneficiary engagement.

- Operationally, the program benefited from real-time tracking capabilities, allowing SEVKAR to monitor purchases down to the product level. Communication was efficient, with most updates shared via SMS, saving time and improving coordination. NAGIS's system was user-friendly and integrated with Power BI for reporting. The onboarding process was smooth, and NAGIS proactively trained vendors on ethical use and risk mitigation. Challenges included limited digital capacity among vendors, which restricted the number of partners to five, and occasional risks of bulk purchases for resale, which NAGIS flagged promptly. Remaining balances were easily reclaimed, and the system's transparency and responsiveness made NAGIS a strong partner, particularly in emergency settings.

- TRC – Experiences with KızılayKart/Halkbank
  - The KızılayKart system plays a key role in the digitalization of humanitarian CVA programs in Türkiye. It features a robust infrastructure, GÖÇMEN, that fully automates data flow between Türk Kızılay, public institutions, international organizations (such as IFRC, WFP, and UNICEF), and the FSP Halkbank. Through web services, secure file transfer protocols and dedicated reporting channels, the system ensures seamless integration. Its individual-based design allows for tailored support to each beneficiary, while integration with public management systems enhances operational efficiency and enables the simultaneous management of multiple programs.
  - The collaboration with Halkbank further strengthens the system's operational capacity. Without transaction fees, a widespread branch and ATM network, and timely card distribution and payments, the system ensures easy access and high user satisfaction. Moreover, Halkbank employed Arabic-speaker call center workers and the problems encountered by beneficiaries can be resolved easily without language barriers. Features like user-based authorization, data masking, and a strong reporting infrastructure support both data security and program monitoring. Designed with a beneficiary-centered approach and cost-efficiency in mind, KızılayKart stands out as a model digital solution in Türkiye's humanitarian response landscape.

Next CBI TWG Meeting: N/A